Exhibit B

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HYDE & SWIGART

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UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF CALIFORNIA

Patricia Connor, Individually and on Behalf of All Others Similarly Situated

Plaintiffs,

V.

JPMorgan Chase Bank and Federal National Mortgage Association a/k/a Fannie Mae,

Defendants.

Case No.: 10-cv-1284 DMS (BGS)

DECLARATION OF STEPHEN G. RECORDON IN SUPPORT OF KAZEROUNI LAW GROUP, APC'S HOURLY RATES

I, Stephen G. Recordon, declare under penalty of perjury, as provided for by the laws of the United States, 28 U.S.C. §1746, as well as the laws of the State of California that the following statements are true:

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- I regularly practice before the United States District Court for the Southern
 District of California and am familiar with the hourly rates charged by
 attorneys who practice in this Court.
- I have been licensed to practice law in the State of California for 31 years. A
 large part of my practice focuses on consumer related issues and litigation.
 These cases include both individual actions as well as complex class actions.
- 3. The hourly rate in United States District Court for the Southern District of California for an attorney with Abbas Kazerounian's experience and expertise in consumer class action litigation would be in the range of \$435.00 per hour for complex litigation. Therefore, \$435.00 per hour would be a reasonable and appropriate hourly rate for Mr. Kazerounian.
- 4. I have known Mr. Kazerounian for over a year, and I am familiar with his legal work, as he and I have similar consumer law practices and both practice in the United States District Court for the Southern District of California.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Dated: June 5, 2012

Stephen G. Recordon

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF CALIFORNIA

Patricia Connor, Individually and on Behalf of All Others Similarly

Plaintiffs,

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HYDE & SWIGART

Phoenix, Arizona

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JPMorgan Chase Bank and Federal National Mortgage Association a/k/a Fannie Mae,

Defendants.

Case No.: 10-cv-1284 DMS (BGS)

DECLARATION OF STEPHEN G. RECORDON IN SUPPORT OF HYDE & SWIGART'S HOURLY RATES

I, Stephen Recordon, declare under penalty of perjury, as provided for by the laws of the United States, 28 U.S.C. §1746, as well as the laws of the State of California that the following statements are true:

//

- I regularly practice before the United States District Court for the Southern
 District of California and am familiar with the hourly rates charged by
 attorneys who practice in this Court.
- I have been licensed to practice law in the State of California for 31 years. A
 large part of my practice focuses on consumer related issues and litigation.
 These cases include both individual actions as well as complex class actions.
- 3. The hourly rate in United States District Court for the Southern District of California for an attorney with Joshua B. Swigart's experience and expertise in consumer class action litigation would be in the range of \$495.00 per hour for complex litigation. Therefore, \$495.00 per hour would be a reasonable and appropriate hourly rate for Mr. Swigart.
- 4. I have known Mr. Swigart for 5 years, and I am familiar with his legal work, as he and I have similar consumer law practices and both practice in the United States District Court for the Southern District of California.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Dated: June 5, 2012

Stephen G. Recordon